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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/551,238	04/17/2000	KENNARD L WOTTOWA	AND1P692	9703

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EXAMINER

POINVIL, FRANTZY

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 11/04/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/551,238

Applicant(s)

WOTTOWA ET AL.

Examiner

Frantzy Poinvil

Art Unit

3628

NW

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 July 2004.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-26 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-26 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Other: _____

DETAILED ACTION

1. Applicant's arguments are moot in view of the new grounds of rejection.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss et al. (US Patent No. 6,354,490) and further in view of Nishimura et al. (JP404195256A) and/or Atkins (US Patent No. 5,864,828)

As per claims 1, 11 and 20, Weiss discloses a system having means and logic whereby a customer may use one of a plurality of devices including a personal computer to open an account at a financial institution. Note the abstract. A user may transmit account application including information related to the user and documentation related to the user. Note the abstract. A computer at the financial institution is used to create a profile for the customer based on the account application and to create an account for the customers. Note column 8, lines 57-68, column 90, lines 60-68 and column 6, lines 30-63 of Weiss. Weiss also teaches creating a customer profile based on the information submitted by the customer. Note column 6, lines 46-63 of Weiss. Weiss does not explicitly teach transmitting information relating to the remotely created profile and account from a first computer to a second computer within the network, and transmitting a generated notification from the second computer to the first computer. However,

the Examiner asserts that it is well known in the banking industry for a bank to use more than one computer in their establishment and also to include a branch office and/or a regional office having at least one computer. It would have been obvious to one of ordinary skill in the art to also note that a branch office may transmit customers' account information to a regional office and the regional office may further update customers' information at the local, or branch office. Also, a final notification may also be made by the regional office or a related underwriter's office, which may transmit such to the branch office computer to be transferred or given to the customer.

Alternatively, Nishimura et al disclose a similar process. The system comprises a user at an automatic teller machine, ATM providing personal information that are stored in a RAM memory section of a computer. This information is later transmitted to a host computer 6 via an interface 46. The host computer 6 then generates a file and informs the opening of the account to an ATM 4. See the entire document.

Furthermore, systems for transferring account information relating to the opening of an account or to processing or approving a customer's request whereby a manager, supervisor having a computer for processing the information and for providing a notification to the customer is well known in the art. Atkins discloses a personal financial management system for the creation of a client portfolio of investment. See the abstract. Atkins also discloses that a manager or supervisor or other computers remotely connected from the client and whereby one of the computers is within a network of computers is used to approve the a client's request and notifies the creation of an account. See column 8, line 61 to column 9, line 43; column 10, lines 8-13 and column 17, line 54 to column 18, line 54 of Atkins.

It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate the teachings of Nishimura et al or Atkins with Weiss in order to inform a remote customer of account information status. The motivation would have been to allow instant remote opening of an account thereby providing an attractive system.

As per claim 2, the combination of Weiss and Nishimura et al or Atkins discloses utilizing a network:

As per claim 3, most customer accounts include an identifier associated with a particular customer so as to differentiate the different customers. The computers include a printer, which may be used for printing material with the identifier.

As per claims 4-6, most bank customers are usually identified by an identifier or identification. Generating an identifier associated with the customer utilizing the first computer would have been obvious to the skilled artisan in order to differentiate the different customers and also for data storage and retrieval purposes.

As per claim 7, note column 12, lines 60-67 and column 13, lines 45-59 of Weiss.

As per claim 8, sending the notification to the user via an electronic mail (e-mail) message would have been obvious to one of ordinary skill in the art as the use of E-mail is well practiced in the art. Providing such in the combined teachings of Weiss and Nishimura et al or Atkins would have been obvious to the skilled artisan in order to provide instant account status to a customer.

As per claims 9-10, as per the step of inputting at least a portion of the information included in the account application into the first computer prior to the generation of the customer profile, note column 9, line 40 to column 10, line 44 and column 11, lines 3-15 of Weiss.

As per claim 10, storing the created profile and account in a database coupled to the computer is taught on column 12, lines 26-30 of Weiss. Atkins also discloses such a feature.

Claims 12-19 recite similar limitations addressed in respective claims 2-5 and 7-10, and therefore claims 12-19 are rejected under a similar rationale applied to claims 2-5 and 7-10 above.

As per claims 21-23, as per features reciting “performing third party payments on behalf of the customer by permitting the selection of a payee from a list and receiving payment information about the customer”, (see figure 6G of Weiss et al). Determining whether the payee and the customer each have an account with a common entity and adjusting the accounts of the customer and the payee if it is determined that the payee and customer both have accounts with the common entity is not explicitly taught by Weiss et al and Nishimura et al. or Atkins. It would have been obvious to one of ordinary skill in the art to note that such would have become evident when at least the first payment is initiated. Having accounts at a common entity would have facilitated the transfer of funds and the instant receipt of funds in the combination of Weiss et al and Nishimura et al. or Atkins because both the customer and the payee may be customers of a same financial institution. Adjusting accounts of the customer if it is determined that the payee and customer both have accounts with the common entity would have been obvious to one of ordinary skill in the art to do in the combination above in order to facilitate payment between the customer and payee.

As per claim 24, Atkins discloses that one of the types of services provided by their system is an investment fund. See the abstract.

As per claims 25-26, see columns 15-18 of Atkins.

Remarks

Applicant argues that Weiss does not suggest externalizing account creation because the basis of the entire invention is internalizing all data storage in a centralized location to facilitate data sharing across bank product.

The Examiner disagrees with applicant's assertion because Weiss et al teach that all customer's data in a database are linked so that a customer's information needs not be submitted more than one time and also so that a customer's information may be easily accessed remotely. Furthermore, it is well known in the art that banks or financial institutions usually have a network of computers at their location for processing customer requests. Moreover, branch computers, regional computers, manager computers and supervisory computers are usually used in an integrated manner when processing customers' requests. Having such a system in the combination of Weiss et al., and Nishihara et al or Atkins would have been obvious to one of ordinary skill in the art at the time of the invention in order to allow different computers in a banking institution to process different information so as to preserve computer resources and to process customer requests more rapidly and more efficiently.

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday-Thursday 7:00AM-5:30PM.


The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9326 for Before Final actions and (703) 872-9327 for After Final actions.

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Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

FP
October 25, 2004


FRANTZY POINVIL
PRIMARY EXAMINER
Art 3628